

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkatesan, Joshua Toub
Assignee: Trilogy Development Group, Inc.
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT
CONSOLIDATION
Serial No.: 09/810,519 Filed: March 15, 2001
Examiner: Daniel S. Felten Group Art Unit: 3693
Docket No.: T00066 Customer No.: 33438

Austin, Texas
March 5, 2007

FILED ELECTRONICALLY

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated January 3, 2007, having a shortened statutory period expiring February 3, 2007. Accompanying this response is a petition under 37 C.F.R. § 1.136 for extension of time by one (1) month, setting a new time for response of March 5, 2007 (March 3, 2007 being a Saturday). Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.